

Global Robotics Insurance Market 2026 by Company, Regions, Type and Application, Forecast to 2032

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Abstracts

According to our (Global Info Research) latest study, the global Robotics Insurance market size was valued at US\$ 154 million in 2025 and is forecast to a readjusted size of US\$ 711 million by 2032 with a CAGR of 24.3% during review period.

Robotics insurance is a specialized insurance product that provides coverage for potential losses to machinery and equipment during operation, as well as damage to third parties that may result from their use. It covers not only property damage to the robot itself caused by accidents, damage, malfunctions, or disasters, but also liability for personal injury or property damage to third parties during operation, and losses from security incidents caused by cyberattacks on the robot system. It is an important risk management tool for automation and intelligent equipment companies. Robotics insurance helps companies transform technical failures, operational interruptions, and liability risks into known and controllable insurance costs when robots are widely deployed in manufacturing, logistics, service, and healthcare applications. The global robotics insurance gross margin is projected to be approximately 25%-40% in 2025.

With the widespread application of robotics technology in manufacturing, logistics, healthcare, and service industries, robot insurance, as a supporting risk management tool for the industry, is experiencing a market boom. Traditional equipment property insurance and general liability insurance are insufficient to cover the complex risks arising in robot operations, such as AI decision-making failures, software malfunctions, cybersecurity incidents, and physical damage. This is driving insurance institutions to develop more specialized and segmented robot insurance product systems. Leading global insurance companies and specialized insurance solution providers are continuously launching innovative insurance products such as robot body loss insurance, third-party liability insurance, cybersecurity insurance, and R&D insurance to

help companies cope with the uncertainties in robot deployment. Robot insurance is gradually evolving from a niche experimental product into an indispensable part of the robot industry chain. Despite the broad prospects of the robot insurance market, its development still faces many challenges. First, insufficient accumulation of robot accident data makes actuarial calculations and pricing difficult, making it difficult for insurance companies to accurately assess risk exposure and payout probabilities, which also restricts the promotion of robot insurance products. Second, the definition of liability in insurance contracts is complex, involving the sharing of responsibilities among hardware manufacturers, software developers, and operators, requiring clear standards for liability division in the legal and regulatory framework. In addition, the rapid iteration of robot technology also leads to a lag in insurance product updates, resulting in problems such as difficulty in product adaptation and insufficient coverage. As enterprises strengthen their awareness of strategic risk management in automation, the demand for robot insurance continues to expand. The manufacturing and logistics industries are leading the way in robot insurance applications, particularly in scenarios with a large number of robots and continuous production tasks, where insurance can mitigate significant losses caused by malfunctions. The service and healthcare sectors are also seeing rising demand for robot operation safety and third-party liability insurance. Taking the Chinese market as an example, several insurance institutions have launched insurance products specifically designed for humanoid robots, achieving innovative forms with flexible coverage periods and comprehensive coverage. Furthermore, the deep integration of insurance products with industry services such as robot leasing and financial leasing has also promoted increased insurance penetration. The robot insurance market is at a critical stage of transitioning from pilot exploration to commercial-scale development. It is expected that in the next few years, with the continued increase in the number of automation deployments and the improvement of the insurance product system, robot insurance will become an important part of the robot ecosystem, helping enterprises achieve both risk control and business growth in highly automated operations.

For current application scenarios, robot-related insurance products mainly cover property insurance and machine breakdown insurance, which protect against hardware damage to the robot itself caused by accidents, external forces, or internal defects; third-party liability insurance and product liability insurance, which cover legal compensation liability for damages caused to others' persons or property during robot operation; in addition, there are also cybersecurity insurance, data liability insurance, and business interruption insurance. Industry experts say that with the development of the embodied intelligent robot industry, related financial products should be included in the top-level design, encouraging insurance institutions to develop related products, encouraging

industry-finance integration, and improving risk management in innovative fields. Embodied intelligent robots are rapidly integrating into various industries, but their insurance needs have long faced three major challenges: first, the core technology data is highly confidential, making it difficult for insurance companies to accurately assess risks; second, most robot manufacturers are in their early stages, and traditional insurance service models are difficult to match their flexible needs and cost considerations; and third, moral hazard prevention is difficult under the single-device ownership model. These factors have led to a mismatch between supply and demand for insurance services in the embodied intelligent robot industry, and insurance faces bottlenecks in product innovation and market implementation.

This report is a detailed and comprehensive analysis for global Robotics Insurance market. Both quantitative and qualitative analyses are presented by company, by region & country, by Type and by Application. As the market is constantly changing, this report explores the competition, supply and demand trends, as well as key factors that contribute to its changing demands across many markets. Company profiles and product examples of selected competitors, along with market share estimates of some of the selected leaders for the year 2025, are provided.

Key Features:

Global Robotics Insurance market size and forecasts, in consumption value (\$ Million), 2021-2032

Global Robotics Insurance market size and forecasts by region and country, in consumption value (\$ Million), 2021-2032

Global Robotics Insurance market size and forecasts, by Type and by Application, in consumption value (\$ Million), 2021-2032

Global Robotics Insurance market shares of main players, in revenue (\$ Million), 2021-2026

The Primary Objectives in This Report Are:

To determine the size of the total market opportunity of global and key countries

To assess the growth potential for Robotics Insurance

To forecast future growth in each product and end-use market

To assess competitive factors affecting the marketplace

This report profiles key players in the global Robotics Insurance market based on the following parameters - company overview, revenue, gross margin, product portfolio, geographical presence, and key developments. Key companies covered as a part of this study include Axis Insurance, Lloyd's of London, Founder Shield, American International Group, Swiss Re, Tokio Marine, Munich Re, Berkshire Hathaway (General Re), PICC P&C, Ping An Property & Casualty Insurance Company of China Ltd., etc.

This report also provides key insights about market drivers, restraints, opportunities, new product launches or approvals.

Market segmentation

Robotics Insurance market is split by Type and by Application. For the period 2021-2032, the growth among segments provides accurate calculations and forecasts for Consumption Value by Type and by Application. This analysis can help you expand your business by targeting qualified niche markets.

Market segment by Type

Property Damage Insurance

Third-Party Liability Insurance

Cyber Liability Insurance

Research and Development Insurance

Others

Market segment by Robots

Industrial Robots

Service Robots

Medical Robots

Autonomous Vehicles/Systems

Others

Market segment by Sales

Direct Underwriting

Brokers

Online Platforms

Others

Market segment by Application

Robot Manufacturers

Robot Rental Companies

Robot Operators

Others

Market segment by players, this report covers

Axis Insurance

Lloyd's of London

Founder Shield

American International Group

Swiss Re

Tokio Marine

Munich Re

Berkshire Hathaway (General Re)

PICC P&C

Ping An Property & Casualty Insurance Company of China?Ltd.

Dajia Property & Casualty Insurance Co., Ltd.

China Taiping P&C

CHINA RE P&C

Market segment by regions, regional analysis covers

North America (United States, Canada and Mexico)

Europe (Germany, France, UK, Russia, Italy and Rest of Europe)

Asia-Pacific (China, Japan, South Korea, India, Southeast Asia and Rest of Asia-Pacific)

South America (Brazil, Rest of South America)

Middle East & Africa (Turkey, Saudi Arabia, UAE, Rest of Middle East & Africa)

The content of the study subjects, includes a total of 13 chapters:

Chapter 1, to describe Robotics Insurance product scope, market overview, market estimation caveats and base year.

Chapter 2, to profile the top players of Robotics Insurance, with revenue, gross margin, and global market share of Robotics Insurance from 2021 to 2026.

Chapter 3, the Robotics Insurance competitive situation, revenue, and global market share of top players are analyzed emphatically by landscape contrast.

Chapter 4 and 5, to segment the market size by Type and by Application, with consumption value and growth rate by Type, by Application, from 2021 to 2032.

Chapter 6, 7, 8, 9, and 10, to break the market size data at the country level, with revenue and market share for key countries in the world, from 2021 to 2026. and Robotics Insurance market forecast, by regions, by Type and by Application, with consumption value, from 2027 to 2032.

Chapter 11, market dynamics, drivers, restraints, trends, Porters Five Forces analysis.

Chapter 12, the key raw materials and key suppliers, and industry chain of Robotics Insurance.

Chapter 13, to describe Robotics Insurance research findings and conclusion.

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